

**Information to identify the case:**Debtor 1 **Charlotte Livingston**Social Security number or ITIN **xxx-xx-1775**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**Case number: **16-70782-JAD****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Charlotte Livingston

11/14/18**By the court:** Jeffery A. Deller

United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Charlotte Livingston  
DebtorCase No. 16-70782-JAD  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: admin  
Form ID: 318Page 1 of 1  
Total Noticed: 9

Date Rcvd: Nov 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2018.

db +Charlotte Livingston, 421 East Penn Street, Bedford, PA 15522-1436  
 14692667 +Deutsche Bank National Trust Co., Trustee(See 410), C/O Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 14321372 +Mark Udren & Assocs., Woodcrest Corp. Center, 111 Woodcrest Rd., Ste. 200,  
 Cherry Hill, NJ 08003-3620  
 14321373 +Rhino Linings of Lebanon, c/o Matthew Zatko, Esquire, 202 E. Union St.,  
 Somerset, PA 15501-1456  
 14897563 +SAC Energy, 4588 Business 220, Bedford, PA 15522-7745  
 14321374 +Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, CO 80163-6007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJRWALSH.COM Nov 15 2018 08:33:00 James R. Walsh,  
 Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 15 2018 03:57:25 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14325580 +EDI: PRA.COM Nov 15 2018 08:33:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr Deutsche Bank National Trust Company as successor  
 cr Deutsche Bank National Trust Company as successor  
 cr Deutsche Bank National Trust Company as successor  
 cr Deutsche Bank National Trust Company as successor  
 tr\* +James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard,  
 Johnstown, PA 15905-2545  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 4, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2018 at the address(es) listed below:

Donald M. Hahn on behalf of Debtor Charlotte Livingston dhahn@nittanylaw.com  
 James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company as successor  
 Trustee to Bankers Trust Company of California, N.A., as Trustee for Home Equity Mortgage Loan  
 Asset-Backed Trust, Series SPMD 2002-A, Home Equity Mor bkgroupp@kmlawgroup.com  
 James R. Walsh jwalsh@spencecuster.com,  
 trustee@spencecuster.com; kpetak@spencecuster.com; rsnyder@spencecuster.com; skosis@spencecuster.com  
 ;mskunta@spencecuster.com; jwalsh@ecf.epiqsystems.com; gbivens@spencecuster.com  
 Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com,  
 mmh@nsslawfirm.com; pa73@ecfcbis.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5